

John Trammell, President/CEO Community Bank of Pickens County

Community Bank of Pickens County

"We can make a difference"

Making a Difference Through Hometown Commitment

by John Trammell

Community Bank of Pickens County is truly a hometown bank. What do we mean by the two terms "Making a Difference" and "Hometown Commitment?"

I believe that most everyone would say that they had lived a good life if they have

made a positive difference somewhere along the way. At Community Bank, we want to make a difference in Pickens County. We want people to have a special feeling about banking with us. Having convenient locations throughout our county is "making a difference." Contributing to great causes throughout the community is "making a difference." Trying to find a way to say "Yes!" rather than "No!" is "making a difference." Knowing your name is "making a difference." Actually wanting to know how



Community Bank's entry in recent 4th of July parade.

it's going when we ask "How's it going?" is "making a difference." Offering the services of a big bank but not acting all stuffy is "making a difference." I think you get the picture.

Hometown Commitment is all the above done by hometown folks that truly are your neighbors and friends. Commitment is investing our money and time in our community. The countless hours our staff members volunteer for good causes shows commitment. Our shareholders investing in our new location is a commitment to "put our money where our mouth is." Hiring quality local people for you to develop a banking relationship with is a hometown commitment. Local people making local decisions is hometown commitment.

Any list usually falls short, but I hope you get the idea that we do want to make a difference and that we are committed to our hometown. When you bank with us, we don't want you to be reasonably happy or kinda sorta okay... We want you to feel good about your experience... and tell others about your hometown bank! •••

We strive to make a difference in your banking experience

At Community Bank of Pickens County we are constantly striving to find ways to make a positive difference in your banking relationship. We have recently added many new features to enhance your overall banking experience:

- Free Online Banking & Web Bill Pay classes
- Overdraft Privilege It's simple, It's convenient, It's there when you need it
- An upgraded website with new features of adding a link to your website, a complete list of ATM sites with a Google map
 feature for ease of locating each site and a currency conversion calculator for when you are traveling out of the country, a
 News and events section to keep you up to date on what's happening at Community Bank of Pickens County.
- Addition of an ATM location at the 19th Hole in Bent Tree Community
- A Merchant Capture service for commercial clients to be able to make deposits electronically from their location.
- E-Corp that allows for many more options in your commercial checking services

We have several other new features planned for the near future and will keep you informed of how "We can make a difference."

Staff Announcements

Community Bank of Pickens County Welcomes New Additions



Dianna Osborne

Dianna Osborne has joined our team as a Teller. She comes with over 15 years of banking experience, with previous skills in the deposit side of banking and customer service. Born and raised in Houston, Texas, Dianna has lived in Pickens County for the past six years. When asked why she chose Community Bank of Pickens County, Dianna replied, "I've worked in the corporate world for many years. I have always wanted to work in a local community bank, and I decided that going back to the 'hometown feel' would be well worth it. I instantly fell in love with the image of Community Bank."



Amy G. Gay

Amy G. Gay has been in the banking industry for over 10 years, and with this broad background of experience, she makes an excellent addition to Community Bank of Pickens County's staff. She will work in the lending department of the bank. Born and raised in Pickens County, Amy graduated from Pickens High School and attended Kennesaw State University where she majored in Finance.

Amy chose Community Bank of Pickens County for many reasons. She truly desires to work in her hometown with people she knows. Amy is excited about the opportunity to work for CBOPC and stated, "Community Bank of Pickens County is a wonderful place to work! I was drawn to the friendly atmosphere and greeting that customers receive each time they visit

the bank. I am also looking forward to the growth opportunities the bank has to offer." •••

Promotions



Chris Beasley, formerly a Teller, has been promoted to Customer Service Representative.



Nikki Wilson, formerly an assistant to Customer Service has been promoted to Teller.

Technology Investment to Serve You Better!

In 1965, Gordon Moore (cofounder of Intel) made an interesting observation. He noticed that the number of transistors on integrated circuits had doubled on a consistent basis (approximately every 18 months), and he predicted this trend would continue in the future. This insight is known as Moore's Law, and it delineates our advanced and affordable computer systems today. Technology is now available to the masses, and pursuing new objectives for advancement and convenience have become an all-encompassing adventure.



At Community Bank of Pickens County, we are continually seeking and examining new technologic trends and their influence on our industry. We have been able to deliver many new benefits and features to our customers while keeping costs down and maintaining the highest level of security.

One of the most exciting advancements was the addition of our branch capture system. This system allows us to process deposits in the branch; it speeds up the clearing sequence while eliminating our teller cutoff times. Also, we have upgraded software in both the teller and new account areas. These new programs will give our customers an even higher level of service and security. Community Bank's technologic development can be as

simple as adding a brighter and higher resolution digital LED sign, or as complex as the upcoming deployment of our new remote capture product. This product, Merchant Capture, will give business owners the ability to make deposits directly from their office. Along with security upgrades like multi factor authentication for our online banking, we are always trying to work smarter for you, our customer. We look forward to constructing even more enhancements in the upcoming months in preparation for our new location. •••



Sara Dawkins Loan Assistant



Travelers Club Meetings for 2007

- July 30
- August 20
- September 24
- October 22
- November 19
- December 17

Mark Your Calendars!

Team Member Spotlight

he spotlight is on Sara Dawkins. Sara has been with Community Bank of Pickens County since April of 2002. Since joining the bank staff, Sara has served as the receptionist and mortgage assistant for the bank. Due to her hard working and dedicated spirit, Sara continues to be promoted within the bank. Currently, Sara is a devoted component of our loan department, serving as Loan Assistant. Sara came to Community Bank of Pickens County because she knew Community Bank would provide her with great opportunities for advancement. One day, Sara hopes to continue her growth and become a Loan Officer for Community Bank.

Sara is a "hometown girl," having been born and raised in Pickens County. She is also a graduate of Pickens High School.

In her free time, Sara enjoys spending time with Cody, her husband of two years, and their cat, Fez. She and her husband thoroughly enjoy going to concerts, playing tennis, and working out together. This summer, Sara and Cody are also enjoying the newest addition to their family—a pontoon boat. They spend as much time as possible on the water at Carters Lake. She also enjoys winding down by reading mystery novels.

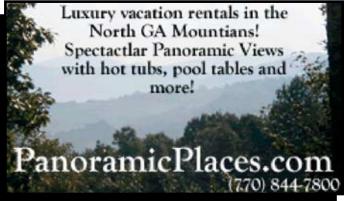
Community Bank of Pickens County has a fantastic team in which we are very proud and we want you to get to know each of them a little better. •••

We are very proud to have a strong commercial banking relationship with the businesses shown below. We hope you will consider doing business with them as well.









Orange Brownies

Chris Beasley, one of our Customer Service Representatives, brought these decadently delicious brownies in to share with our staff. Everyone was raving about them and so we wanted to share the recipe with all of you. They are very easy to prepare and a sure crowd pleaser. He found the recipe on Food Network in Paula Deen's section. Enjoy!

1½ cups all-purpose flour2 cups granulated sugar1 teaspoon salt1 cup (2 sticks) butter, softened4 eggs2 teaspoons pure orange extract

1 teaspoon grated orange zest 1 recipe Orange Cream Cheese Frosting (recipe follows)

Preheat oven to 350°F. Grease a 13 by 9 by 2-inch pan.

Orange Brownies

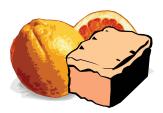
Stir together flour, granulated sugar, and salt in a bowl. Add butter, eggs, orange extract, and orange zest. Using a handheld electric mixer, beat until well blended. Pour batter into prepared pan and bake for 30 minutes, or until light golden brown and set. Remove from oven, allow to cool and pierce entire cake with a fork. Spread the Orange Cream Cheese Frosting over completely cooled brownies. Cut into squares.

Orange Cream Cheese Frosting

1 (8-ounce) package cream cheese, softened 4 tablespoons softened butter 1 (1-pound) box confectioners' sugar 2 tablespoons orange zest 2 tablespoons orange juice

In a large mixing bowl, whip the butter and cream cheese together with a hand-held electric mixer. Gradually beat in the confectioners' sugar until it is all combined and smooth. Beat in the orange zest and juice. Spread over brownies. • • •

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Note: If you have a favorite family recipe you would like to share, drop it off at the bank or email it to susan.wright@cbopc.com and you may see it published here.

There are two things to aim at in life; first to get what you want, and after that to enjoy it. Only the wisest of mankind has achieved the second.

- Logan Pearsall Smith







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